

CONTRACT PRICES

2008 Prices for One-Year Contracts

Current Age/Grade*	Projected College Entrance Date	Lump-Sum Payment	60 Monthly Payments**	Extended Payments**	Number of Extended Payments**
9th Grade	2012–2013	\$ 6,856	NA	\$ 195	40
8th Grade	2013–2014	\$ 6,831	NA	\$ 155	52
7th Grade	2014–2015	\$ 6,800	\$ 138	\$ 131	64
6th Grade	2015–2016	\$ 6,769	\$ 137	\$ 114	76
5th Grade	2016–2017	\$ 6,738	\$ 137	\$ 102	88
4th Grade	2017–2018	\$ 6,708	\$ 136	\$ 93	100
3rd Grade	2018–2019	\$ 6,677	\$ 135	\$ 86	112
2nd Grade	2019–2020	\$ 6,646	\$ 135	\$ 80	124
1st Grade	2020–2021	\$ 6,616	\$ 134	\$ 75	136
Age 5	2021–2022	\$ 6,586	\$ 134	\$ 71	148
Age 4	2022–2023	\$ 6,556	\$ 133	\$ 68	160
Age 3	2023–2024	\$ 6,526	\$ 132	\$ 65	172
Age 2	2024–2025	\$ 6,496	\$ 132	\$ 63	184
Age 1	2025–2026	\$ 6,467	\$ 131	\$ 61	196
Infant	2026–2027	\$ 6,437	\$ 131	\$ 59	208
Newborn (born between 9/1/08 and 9/1/09)	2027–2028	\$ 6,408	\$ 130	\$ 57	220

The first payment for each plan is due no later than February 1, 2009. The Extended Payments are due monthly for the indicated number of months.

*If the beneficiary is currently in school, find his or her grade as of September 1, 2008. For purposes of this table, a beneficiary who is now in preschool or kindergarten is not considered to be in school. If the beneficiary is not in school find his or her age as of September 1, 2008. Contracts can be purchased for children who will be born before September 1, 2009, by designating “unborn” for the beneficiary name.

**To calculate the total amount you will pay for your PACT contract on a monthly payment plan, multiply the total number of payments times the monthly payment amount. The total will be greater than the lump sum contract price. The interest rate for monthly accounts is 8.25%.